RESEARCH HIGHLIGHT

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Socio-economic Series 10-020

2001 Participation and Activity Limitation Survey: Issue 10—Summary of the Housing Conditions of Canadians with Disabilities Aged 15 Years and Older who are Living in a Household in Core Housing Need

INTRODUCTION

About one in seven people in Canada (3,352,300 or 15%) reported a disability in the 2001 Participation and Activity Limitations Survey (PALS). While a majority of these Canadians lived in acceptable housing (see Acceptable Housing and Core Housing Need text box), about 17% were in core housing need. This *Research Highlight*, the last in a series of highlights that examine the housing conditions and characteristics of Canadians with disabilities[1], focuses on those 17% living in core housing need.

This highlight summarizes general characteristics of the Canadian population with disabilities aged 15 years and older living in a household in core housing need and discusses variations among the populations with various types of disabilities both at the Canada level and across provinces. Data used in this highlight are from the 2001 Participation and Activity Limitation Survey (2001 PALS) which has been linked to CMHC's custom housing conditions data from the 2001 Census. PALS is Canada's principal national survey focusing on people with disabilities. It provides information on the prevalence and severity of certain types of disability, on the use of—and unmet need for—supports, and on participation in various activities.

DEFINITIONS

Population with Disabilities Examined in this Highlight

This highlight examines the population 15 years of age and older only. The data presented here and in highlights number one to nine will differ from a previous *Research Highlight*[2] that was based only on the 2001 Census because of some key differences between the 2001 Census and 2001 PALS with respect to identifying people with disabilities. The 2001 PALS identifies an estimated 945,000 fewer people aged 15 years and older with a disability than did the 2001 Census. This is because some individuals who responded "Yes" to the Census disability questions responded "No" to the more detailed questions on the 2001 PALS related to specific types of disabilities. It is also due to differences in the geographic coverage—the 2001 Census includes people living in the territories and in First Nations communities but these areas and their populations are excluded from the 2001 PALS.

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[1] See Appendix 1 for a complete list of these Research Highlights, all available at http://www.cmhc-schl.gc.ca/en/

[2] 2001 Census Housing Series: Issue 11 – Profile of the Housing Conditions of Persons With Disabilities.

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Disability in the 2001 PALS

The 2001 PALS asks about specific domains of functioning in which one may experience ongoing difficulties doing activities and it identifies 10 specific types of disabilities (as well as an "unknown"[3] category):

- Mobility
- Agility
- Seeing
- Hearing
- Speaking/communicating
- Developmental
- Learning
- Memory
- Emotional/psychological
- Pain

Acceptable Housing and Core Housing Need

The term acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

- Adequate housing does not require any major repairs, according to residents.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).
- Affordable housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household[4] is in **core housing need**[5] if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three standards.

FINDINGS

Housing Characteristics of Persons with Disabilities who are Living in a Household in Core Housing Need

About 17% of Canadians aged 15 and older with any type of disability lived in a household in core housing need in 2001 (see Table 1). The percentages varied from a low of about 11% in Saskatchewan to a high of 21% in British Columbia.

The incidence of core housing need was consistently higher for households with a person with any type of disability than for those without any person with a disability.

At the Canada level and across types of disabilities, people who reported having an emotional/psychological disability had the highest percentage living in a household in core housing need (23%), while the ones reporting a hearing disability had the lowest proportion at 15%.

The percentage of people with each type of disability living in core housing need fluctuates across provinces. For instance, for persons with a mobility/agility disability, the rates vary from 11% in Saskatchewan to 22% in British Columbia. For people experiencing a seeing disability, the

[3] People who answer "Yes" to one of the questions on general limitations and "No" to the specific disability-type questions are classified as having "nature of disability unknown."

[4] Refers to all private households. People living in collective dwellings (see Statistics Canada, 2001 Census Dictionary, Cat. No. 92-378-XIE, pages 190-193) are excluded by definition.

[5] When discussing core housing need, household data exclude farm, band and reserve households (for which shelter costs are not collected by the Census). It also excludes households with shelter costs that exceed their income or incomes of zero or less. Income data collected by the 2001 Census refer to the calendar year preceding the Census, while shelter cost data give expenses for the census year.

Table 1 Persons aged 15 years and older in core housing need, by disability status, Canada and provinces, 2001

	Without disabilities		With any type of disability		Disability Type						
					Mobility/ Agility	Seeing	Hearing	Speaking/ Communicating	Developmental	Learning	Emotional/ Psychological
	(#)	(%)	(#)	(%)	(%)						
CANADA	1,757,000	9.1	563,900	16.8	17.6	19.7	14.5	18.4	18.5	21.7	22.7
Newfoundland and Labrador	35,900	10.3	10,700	18.5	20.0	23.0	16.8	14.1	F	21.3	24.1
Prince Edward Island	6,600	7.8	2,500	14.5	14.6	**11.8**	**17.5**	23.5	F	18.2	**15.0**
Nova Scotia	55,000	9.6	25,100	17.4	18.7	**23.7**	16.5	22.6	**26.9**	20.5	23.3
New Brunswick	31,800	6.7	11,700	12.0	12.4	15.7	**8.4**	13.3	22.7	**13.9**	20.5
Quebec	376,300	7.4	89,200	15.9	16.0	19.0	12.1	**12.9**	18.4	24.6	20.0
Ontario	772,900	10.5	247,800	17.5	18.6	20.9	15.2	19.5	**13.5**	17.8	21.7
Manitoba	40,600	6.6	17,300	13.0	13.6	13.0	14.1	18.4	25.0	22.2	17.8
Saskatchewan	31,100	**6.4**	12,400	**11.3**	**10.9**	13.6	8.9	17.8	22.2	17.1	21.3
Alberta	124,800	7.1	45,100	14.1	14.5	15.3	14.5	14.7	26.3	21.2	19.4
British Columbia	282,100	**11.2**	102,000	**20.5**	**21.8**	23.3	17.0	**25.1**	25.7	**32.4**	**31.0**

Source: 2001 PALS
F: Too unreliable to be published

percentage goes from 12% in Prince Edward Island to 24% in Nova Scotia. With respect to the speaking/ communicating disability, percentages of people in core housing need go from a low of 13% in Quebec to a high of 25% in British Columbia.

Urban/Rural

The likelihood of living in a household in core housing need is higher in urban areas (17%) than in rural areas (13%) for persons with any type of disability. For persons without disabilities, the rates are 10% versus 6%. The same can be said of the different types of disabilities, with the exception of persons with a learning disability where the difference is small (21.6% in urban areas versus 22.1% in rural).

Tenure

Renters in Canada are much more likely than owners to be living in a household in core housing need regardless of disability status (see Table 2). Among persons with disabilities who are living in rented accommodations and are in core housing need, the highest rate of about 37% is for persons who report emotional/psychological disability,

Table 2 Persons aged 15 years and older in core housing need, by disability status and tenure, 2001

Tenure	Without disabilities	With any type of disability	Disability Type						
			Mobility/ Agility	Seeing	Hearing	Speaking/ Communicating	Developmental	Learning	Emotional/ Psychological
	(%)								
Canada – All dwellings	9.1	16.8	17.6	19.7	14.5	18.4	18.5	21.7	22.7
Owned by a member of the family	4.8	8.9	9.5	9.1	7.5	9.0	11.6	11.4	12.1
Rented	21.1	33.6	34.2	37.1	31.8	34.2	29.6	37.2	37.2

Source: 2001 PALS

learning or seeing disabilities. People with a hearing disability living in owner-occupied dwellings are the least likely to be living in core housing need (at about 8%).

Special Features for Access and Egress and Special Features within the Home

The 2001 PALS collected information on the types of special features that people with disabilities use or need. These include, for example, ramps and lifts that assist with entering and leaving the home as well as features that facilitate mobility within the home such as grab bars, bath lifts and widened hallways or interior doorways.

While 79% of the 474,700 people with a mobility/agility disability living in a household in core housing need report that they do not need or use special features to help them, the remaining 21% (97,700) do indicate the use of, or need for, special features (see Table 3). Of those, 68% report having available all the features they need, 9% indicate that their needs were partially unmet in the sense that they have some but not all the features they need, and 23% report having none of the features they need (totally unmet). Special features required typically include an elevator or lift device, a ramp or street-level entrance, and grab bars or a bath lift in the bathroom[6]. People with other types of disabilities, in addition to a mobility/agility disability, have higher rates with unmet needs for special features (52% of the people who also have a developmental disability; 48% with a learning disability, and about 45% with an emotional/psychological disability) (see Table 3).

Demographic and Socio-economic characteristics of Persons Aged 15 Years and Older with a Disability Living in a Household in Core Housing Need

Gender

Females make up about 62% of the population with any type of disability living in a household in core housing need and 58% of the population without disabilities in core housing need.

Senior women (65 years and older) report higher incidences of living in a household in core housing need than do males (15% versus 9% without disability, and 45% versus 27% with any type of disability). In general, this holds true across disability types.

Table 3 Use of and need for special features for persons aged 15 years and older with mobility/agility disability in core housing need, by other types of disabilities, 2001

	Mobility/Agility		Disability Type					
			Seeing	Hearing	Speaking/ Communicating	Developmental	Learning	Emotional/ Psychological
	(#)	(%)	(%)					
Total that use or need special features	**97,700**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Use some special features and do not need any others	66,700	68.2	67.4	65.9	66.2	47.8	52.4	55.5
Use some special features and need others	8,600	8.8	10.6	10.6	13.1	52.2*	17.6	17.3
Need some special features and have none	22,400	23.0	22.1	23.4	20.8	*	30.0	27.2

Source: 2001 PALS
*Combines "use some special features and need others" and "need some special features and have none" because of low sample size

[6] See "2001 Participation and Activity Limitation Survey: Issue 1 - Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Mobility and/or Agility Disability".

Age

Regardless of gender, the proportion of people with any type of disability living in a household in core housing need increases with age, ranging from 5% for the age group 15 to 24, to 39% for the 65 and older. A similar pattern is observed across mobility/agility, seeing and hearing types of disabilities, but for those with emotional/ psychological disability the highest percentage is reported by those aged 45 to 64, and for learning and speaking/ communication disabilities, the highest incidences are in the 25 to 44 age group.

Income and level of education

Disability status aside, the incidence of persons living in core housing need is higher for lower levels of household income or of education.

About 77% of people without disability and 89% of people with any type of disability living in core housing need report income in the lowest quintile (see Household Income text box). For persons with any type of disability living in core housing need, the remaining 11% falls within the moderate (i.e., second-lowest) income group.

Table 4 Persons aged 15 years and older in core housing need, by disability status, gender and age, 2001

Gender	Age Group	Without disabilities		With any type of disability		Disability Type						
						Mobility/ Agility	Seeing	Hearing	Speaking/ Communicating	Developmental	Learning	Emotional/ Psychological
		(#)	(%)	(#)	(%)	(%)						
Both sexes	**15 years and older**	**1,757,000**	**100.0**	**563,900**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
	15 to 24	386,100	22.0	26,500	4.7	2.8	2.1	2.3	8.4	4.7	12.3	6.4
	25 to 44	755,200	43.0	120,700	21.4	18.9	12.8	14.3	31.8	21.4	39.1	37.1
	45 to 64	402,000	22.9	199,200	35.3	37.1	36.8	35.4	31.2	73.9*	37.1	41.6
	65 and older	213,700	12.2	217,500	38.6	41.3	48.3	48.1	28.6	*	11.5	14.9
Males	**15 years and older**	**745,100**	**100.0**	**211,800**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
	15 to 24	182,200	24.5	11,500	5.4	3.3	4.0	3.1	9.9	5.4	14.3	6.3
	25 to 44	317,200	42.6	51,900	24.5	22.5	17.0	16.7	33.5	24.5	40.5	35.9
	45 to 64	181,200	24.3	90,300	42.6	45.1	48.2	41.8	28.1	70*	37.1	43.8
	65 and older	64,600	8.7	58,100	27.4	29.1	30.7	38.2	29.0	*	8.2	14.0
Females	**15 years and older**	**1,011,800**	**100.0**	**352,000**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
	15 to 24	204,000	20.2	15,100	4.3	2.4	1.2	1.6	7.2	4.3	10.6	6.4
	25 to 44	438,000	43.3	68,700	19.5	16.9	10.9	12.6	30.0	19.5	37.6	38.1
	45 to 64	220,800	21.8	108,900	30.9	32.7	31.3	30.8	34.4	76.2*	37.0	40.0
	65 and older	149,100	14.7	159,400	45.3	47.9	56.6	55.1	28.4	*	14.8	15.6

Source: 2001 PALS
*Age groups 45 to 64 and 65 and older combined because of low sample size

About 95% of the population with any type of disability living in core housing need reported income from government as a source of income[7] ; about 17% reported wages and salaries; and about 4% were self-employed[8].

Similar observations can be made for education. Again, regardless of disability status, less-educated people (less than high school graduation) are more likely to be living in core housing need (40% without disability and 54% with any type of disability). On the other hand, the housing conditions of people with any type of disability and at least a bachelor's degree compared favourably to those of similar people without a disability, by reporting a 4% incidence of living in core housing need, compared to 11% for people without a disability who had at least a bachelor's degree.

Household Income

For the purposes of this analysis, the pre-tax household income of Canadian households with at least one person aged 15 and older were ranked and divided into five equally sized income groups or quintiles ranging from lowest to highest income.

Highest Income:	$96,936 or more
Upper Income:	$67,812 – $96,935
Middle Income:	$46,896 – $67,811
Moderate Income:	$27,418 – $46, 895
Lowest Income:	Less than $27,417

[7] Old Age Security, Guaranteed Income Supplement, Canada or Quebec Pension Plan, Employment Insurance, provincial income supplements and welfare payments.

[8] Total adds to more than 100% because households can report more than one source of income.

Appendix 1 CMHC Research Highlights on the housing conditions of persons with disabilities[9]

2001 Census Housing Series: Issue 11—Profile of the Housing Conditions of Persons With Disabilities

2001 Participation and Activity Limitation Survey: Issue 1—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Mobility and/or an Agility Disability

2001 Participation and Activity Limitation Survey: Issue 2—Profile of the Housing Conditions of Canadians aged 15 Years and Older with a Seeing Disability

2001 Participation and Activity Limitation Survey: Issue 3—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Hearing Disability

2001 Participation and Activity Limitation Survey: Issue 4—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with an Emotional/Psychological Disability

2001 Participation Activity Limitation Survey: Issue 5—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Learning Disability

2001 Participation Activity Limitation Survey: Issue 6—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Speaking/Communicating Disability

2001 Participation Activity Limitation Survey: Issue 7—Profile of the Housing Conditions of Canadians Aged 15 Years and Older with a Developmental Disability

2001 Participation and Activity Limitation Survey: Issue 8—Profile of the Housing Conditions of Seniors with Disabilities

2001 Participation and Activity Limitation Survey: Issue 9—Profile of the Housing Conditions of Canadian Children with Disabilities

[9] These are accessible on CMHC web site: http://www.cmhc-schl.gc.ca/en/

Research Highlight

2001 Participation and Activity Limitation Survey: Issue 10
Summary of the Housing Conditions of Canadians with Disabilities Aged 15 Years and Older who are Living in a Household in Core Housing Need

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